

Today, I voted to advance out of Committee H.R. 4508 – the PROSPER Act. I cast my vote to move the Higher Education Act reauthorization process forward. Our students deserve a better path to long-term success in the 21st century labor market, and this legislation is a step toward achieving that, but we could have done much more.

Education is a deeply personal issue to me. I was the first of my entire family, including extended family, to attend college. Both of my parents worked full time, and while growing up they lived paycheck to paycheck. Education was my pathway to upward mobility and a better future for my children. Access to quality education helped me reach my goals and live the American Dream. This is the promise of education. I have lived it, and I have dedicated my life to extending the same opportunities to others. I spent my 35-year career in workforce education, including as the CEO of a private career school group, working to prepare individuals for success in the workforce. After retiring, I ran for Congress hoping to use my expertise to fix the broken parts of our higher education system that have failed to meet the needs of students, families, and employers across the country.

Today, education and the path to upward mobility looks markedly different than it did when I began my career. Today, Americans owe over \$1.4 trillion in student loan debt, spread out among over 44 million borrowers. Last year, the average student was saddled with a crushing \$37,172 of loan debt. 8 million borrowers are in default, giving up on paying their debt, damaging their credit and impacting their ability to purchase a car or secure a mortgage.

According to a Business Roundtable survey¹, 95 percent of companies reported that finding the talent they need was at least somewhat problematic. Skills gap issues exist across all skills categories, and CEOs report that identifying qualified and diverse applicants remains a challenge. According to Skills USA², there will be 2 million unfilled manufacturing jobs over the next decade. Middle-skill jobs, which require education beyond high school but not a four-year degree, make up the largest part of America's labor market. Every stakeholder I've met – from the largest to the smallest business – have told me they have jobs they can't fill.

¹ <http://businessroundtable.org/resources/2016-brt-education-and-workforce-survey>

² <https://www.skillsusa.org/wp-content/uploads/2017/04/Annual-Report-2016.pdf>

The typical American gets one shot at pursuing higher education. I was lucky; I took a gamble on an institution and educational program that happened to provide me with the skills needed to compete in the workforce. But students and families should not have to rely on luck. At the time I had no information to answer the most basic questions: what can I expect to pay out of pocket; how do students fare in the labor market after leaving college, and what is their return on investment; how many students complete this program? Those same questions are still being asked today. I know because I asked them when my oldest children went to college. I will ask them again as my youngest children consider their options. Americans nationwide are left largely in the dark when making the second biggest and longest lasting investment in their lives. This is the status quo that we need to fix.

Pursuing higher education can no longer be a gamble or a risk, a hope and a prayer. Now is the time to restore the American Dream. This means giving students, employers, and taxpayers the ability to answer crucial questions about the return on investment in higher education. It means making this information available to consumers before they make a huge investment. It means limiting the risk that has led to \$1.4 trillion in student debt and a growing skills gap throughout the country. Now is the time to utilize and make meaning out of the information we currently have to make smarter choices.

Better information on which programs best prepare students for long-term success is and will continue to be a top priority for me in as long as I serve in Congress. It's also a priority to the over 100 organizations endorsing H.R. 2434 - the College Transparency Act. Stakeholders across the spectrum of education who have tried to provide consumers accurate and actionable information needed to make smart decisions understand the current system is broken.

The goals of the College Transparency Act are simple and have the ability to be seamlessly implemented to benefit consumers. The bill would provide accurate, complete, and customizable information for students and families making decisions about postsecondary education, while simultaneously reducing reporting burdens on institutions.

Market competition works best when consumers can find and use clear, comparable information about the costs and quality of different offerings. If information is lacking, then market competition will be based on other attributes that may not be related to quality. Put

plainly, market competition doesn't work on uneducated guessing. Choices made by consumers, not the federal government, can hold colleges and universities accountable for how much they charge students and the quality of education and outcomes they deliver. If we can arm consumers with information to make informed decisions, we can remove the federal government from the business of determining quality in education.

Secondly, burden reduction. The bill replaces the current Integrated Postsecondary Education Data System surveys and other required reporting that are costly, burdensome, and ineffective.

Thirdly, we provide transparency to accurately evaluate student outcomes and costs at the program level to assist with analysis of our higher education system. A system that taxpayers fund at over \$160 billion a year. If taxpayers are investing this much, we have an obligation to do everything we can to ensure their dollars aren't wasted.

To provide the **aggregate institutional- and program-level information** that students, policymakers, and institutions need, the College Transparency Act enables temporary data matches between federal agencies. This information-exchange process is a reform suggested by the Commission on Evidence-Based Policymaking and is found in H.R. 4174 – Foundations of Evidence-Based Policymaking Act that passed the House by voice vote earlier this year. That bears repeating: H.R. 4174 passed by voice vote. Not a single Member of this Committee or this Congress objected to the bill.

The theories behind the College Transparency Act, and its goals and methods, are attempted in the PROSPER Act. What should have been achieved in this reauthorization is the ability for families, students, and taxpayers to answer basic questions about higher education. Information provided to consumers on the program-level is critical, as the success of programs vary widely between institutions. Consumers should be able to know what their likelihood to a complete a specific program would be and what their likelihood of employment would be.

Moreover, the PROSPER Act only tracks student-level data of low-income students that rely on federal assistance to pay for higher education. This is not good enough. Data that include only low-income students exclude a broad swath of the higher education system, with confusing implications for students, institutions, and policymakers. Since it only addresses a small portion

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of the student population, the PROSPER Act continues to leave all consumers without a clear and accurate picture on student outcomes and the return on investment.

To demonstrate the point, less than 40 percent of undergraduate students at the University of Michigan and Michigan State University received federal financial aid last year. When metrics are calculated that leaves out 60 percent of students, then results will be skewed. Outcomes should not only narrowly reflect the performance of low-income students, as the PROSPER Act does. All students—regardless of whether they receive federal aid—deserve quality information on education and employment outcomes to help them make informed decisions.

The illusion of privacy appears to be the argument for creating a system that only includes low-income students. Despite the federal government already having all necessary information to have a complete picture of return on investment for all students, opponents have claimed that connecting this data to be useful to consumers is a step too far. Despite the College Transparency Act prohibiting the Department of Education from establishing and maintaining a single, federal database with the student-level information, opponents have claimed that temporary data matches to create aggregate reports will lead to lifelong tracking of every American from cradle to death.

This argument for only tracking outcomes of low-income students in order to protect the privacy of economically advantaged students is misguided and simply out of touch with the needs of the current and future generations pursuing higher education. There is a clear value to sharing aggregate metadata among federal agencies and with taxpayers. Conjuring and exaggerating concerns that are explicitly addressed and satisfied by protections provided in the College Transparency Act undermines taxpayers, students, and other persons who could benefit from the use of this information.

The existence of this data simply cannot, and will not, be ignored. Security risks exist in all aspects of life in the increasingly electronic 21st Century, and we must always be on guard about potential threats or measures that would jeopardize privacy. With so much at stake for taxpayers and for students, the nation must improve its data collection and the way in which it makes these data available, and those security risks can be mitigated. That is why the College Transparency Act tasks the National Center for Education Statistics with establishing the

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temporary data matches among government agencies. This government statistical agency has securely housed student data without a breach for over forty years.

I voted in favor of the PROSPER Act because it is ultimately a step forward from the status quo that higher education in this country so urgently needs. Unfortunately, the PROSPER Act represents a significant missed opportunity in the area of transparent consumer information. It falls short in truly allowing American consumers to make the best decision for them in pursuing higher education, upward mobility, and long-term success. I will continue to strongly advocate for efforts that empowers individual choice and allows Americans to access and utilize information our government already has to better their lives.